TO PARENTS and GUARDIANS. — There is a VACANCY for an OUT-DOOR PUPIL to the SURVEYING, ARCHITECTURAL, and ENGINEERING PROFESSION, where there is a good opportunity for acquiring a thorough knowledge of the same. Premium, 20 guineas. A salary of 10s. per week will be given during the first six months. Office hours from Ten to Four. A pupil who has a taste for drawing, &c., preferred.—H. S. L. 24, Guilford-street, Brunswick-square.

REDUCED PRICES.—EDWARD SIMMS (late William Cleaver), of Wilton-road, Pimlico Basin, begs to acquaint Builders and the Trade that he has now on hand, at his Manufactory (the first of its kind ever established), a very large Assortment of Dry and Well-seasoned OAK and DEAL PREPARED FLOORING BOARDS and MATCH BOARDING of all sorts, from ½ inch to 1¼ inch thick, planed to a parallel width and thickness, and at trifling additional cost. Also, Timber, Deals, Oak Planks, Scantlings, Sash Stiles, Mouldings prepared by Machinery, &c., &c.—Apply at E. SIMMS (late W. Cleaver's) Planing Manufactory, Wilton-road, Pimlico Basin.

FLOORING.—ALFRED ROSLING begs to inform his customers and the trade generally, that he has just completed a large REDUCED the PRICES of his DRY FLOORING BOARDS, for which he has in stock an extensive assortment. To purchasers of a quantity of Prunble prepared boards A. R. is able to offer a great reduction upon his current prices, to avoid the expense of piling away in the drying sheds. Mouldings in great variety, and prepared in a very superior manner.—South-wark-bridge Wharf, Southwark, October, 1848.

THOMAS ADAMS begs to return his best thanks to his customers for the very liberal share of their favours he has received during the last four years, and also to inform the trade generally, who have not yet purchased of him, that they will find it much to their advantage to do so, as his prices for SEASONED FLOORING and MATCHED BOARDING are LOWER THAN ANY ADVERTISED; that having very extensive drying sheds he is enabled to keep a very large dry stock; that he makes it his particular study to remain his customers, by executing their orders in the very best manner, and by sending with despatch goods of the quality and lengths they require; also, that he measures his boards after they are prepared.

T. A. has reduced the price of his Mouldings, and has had lithographed two new sheets, containing more than 200 patterns (which he will be happy to forward on receipt of two postage stamps); and he has on hand a stock of each, seasoned and fit for immediate use.

Parties who, from want of room, cannot keep a stock of deals on hand, will do well to supply themselves from T. A.'s very extensive stock of cut deals of every description and thickness, which he sells at wholesale prices, and charges the SAWING at LESS than MILL PRICES. Sawing sawn to any size at per load.—Mahogany, cedar, rosewood, wainscot, oak, ash, elm, beech in logs, planks, boards, and veneers; sash stiles, wedges, fencing (English and foreign), slating and plasterers' laths—in fact, everything, in the wood way, that can be required for building or repairs, at equally low prices.

To cash buyers T. A. offers every inducement.—All sawn and prepared goods delivered free of expense within four miles. Great care taken to re-fit mouldings, &c. going by railway.

N.B. English timber taken in exchange.

BERMONDSEY NEW-ROAD, SOUTHWARK, near the "Bricklayers' Arms," and ten minutes' walk from London-bridge Station.

MEMEL TIMBER.—Several cargoes, at 6d. per load; average length, 30 feet; 13 to 14 inches square. An inspection of the quality is especially requested.

HOLLOW BRICKS.—For fire-proof partitions, floors, out-houses, greenhouses, &c.; impervious to damp, heat, or cold.

FIRE-CLAY CHIMNEY TOPS, as cheap as cement, and in every way superior.

DRAIN PIPES, of every superior manufacture, at low prices. Apply to HERTSLET and CO., Adelphi-wharf.

MUIR'S PATENT PLANING MACHINE.

SAW MILLS, GILLINGHAM-STREET, PIMLICO.

TIMBER of any size, PLANK, DEALS, and BATTENS, &c., Sawn on the most approved principle, Boards, &c., Prepared, Matched, and Grooved, by Muir's Patent Machinery. The Mills have all the advantages of navigation and water-carriage, being connected with the Thames by the Grosvenor Canal. Goods taushed from the docks and carted home free of charge.

Address to HENRY SOUTHAM, Saw Mills, Gillingham-street, Pimlico.

N.B. Estimates given for Sawing and Planing.

GENERAL WOOD-CUTTING COMPANY.—SAWING, PLANING, AND MOULDING MILLS, Belvedere-road, Lambeth, between the Suspension and Waterloo Bridges. SAWING and PLANING in all their branches executed with the greatest despatch and punctuality. A large Stock of seasoned and beautifully WORKED MOULDINGS, consisting of upwards of 100 different patterns kept constantly on hand; also an extensive assortment of dry prepared FLOORING BOARDS, of all qualities and at reasonable rates.

PHILLIPS, ALLCARD, and CO.'S IMPERIAL DEAL SAW-MILLS, WENLOCK-ROAD, CITY-ROAD, beg to invite the attention of builders, carpenters, and the trade, to their well selected stock, consisting of a large assortment of TIMBER, DEALS, PLANKS, and BATTENS, of every description, and thoroughly seasoned. They also have constantly on hand, and ready for immediate use, white and yellow prepared FLOORING BOARDS of all thicknesses, and matched lining, cut and planed to a parallel breadth and thickness. And they are enabled to offer all their goods at very moderate prices.

CALEDONIAN SAW MILLS, New Wharf-road, Caledonian-road, King's-cross.—SAWING and PLANING done in a superior manner by improved machinery, with despatch and the utmost care. Extensive wharves for piling timber, fully insured against fire, free of charge. Blind staff of first-rate quality, perfectly dry and fit for immediate use, always on hand, at 7s. 6d. per 100 feet super. Scaleboard, varying from ¼-inch to 4 inches the bundle, cut to order. Match Sojnts of all sizes, perfectly dry, kept on hand to supply any demand.

J. M. GREEVES and CO., Proprietors.

WANTED, a SAW SHARPENING and a FRAME HAND.

ORNAMENTAL SAWING by PATENT STEAM MACHINERY.—Messrs. PROSSER and HADLEY having added steam power to their Patent Ornamental Sawing Machinery, invite the attention of Architects, Builders, Cabinet and Piano Forte Makers, Carvers, &c., to the advantages they are now enabled to offer them in the execution of the most elaborate designs, in cuttings, perforations, and shapings in wood of any size, sort, or thickness, whereby so much time and expense is saved in the manufacture of all articles of furniture. Specimens may be seen, and all information obtained of Mr. BROCK, at the Works, 194, Clipstone-street, Fitzroy-square.

TO ARCHITECTS, BUILDERS, UPHOLSTERERS, AND OTHERS, REQUIRING CARVED AND MOULDED WORK.

THE Proprietors of JORDAN'S PATENT MACHINE CARVING WORKS are prepared to contract for the execution of every kind of Church and House Joinery in which ornamental work is required, with great expedition and economy. For specimens of their work they refer, amongst others, to the New Houses of Parliament, Westminster Abbey, Canterbury Cathedral, St. Barnabas Church in Pimlico, Hursley Church, Hampshire; Trinity College, Perth; Raby Castle, Stanmore Hall, Curraghmore, and Johnstown Castle. They are also ready to supply the trades using carved and moulded work, with the ornamental parts in the rough or finished state, and of which they have always a large assortment prepared.—For further particulars apply to Mr. JORDAN, at the works, Belvedere-road, Lambeth, west of the suspension bridge.

TARPAULINS for COVERING ROOFS of Houses during Repairs, SCAFFOLD CORD and every description of CORDAGE, kept by the Manufacturers upon the lowest terms. Marquees and Tarpaulins carefully repaired by experienced hands, requiring only [illegible]

ARCHITECTURAL PERSPECTIVE, COLOURING, SURVEYING, and LEVELLING.—Mr. RAWLINS (Professor of the St. Mark's College) RE-OPENS his CLASSES on THURSDAY, the 23rd instant. Terms: Twenty consecutive lessons, Two Guineas.

—, Charlotte-street, Fitzroy-square.

SOUTHWARK and LAMBETH ARTISAN SCHOOL of DRAWING and MODELLING for WORKING MEN, 22, Blackfriars-bridge-road, Southwark, is NOW OPEN.

PATRON.

The RIGHT HONOURABLE EARL DE GREY, K.G.
The RIGHT HONOURABLE VISCOUNT BARRINGTON, M.P.

Charles Barry, Esq., R.A.	John Elliott, Esq., Architect.
F. R. Bennett, Esq., Architect.	Thomas Grissell, Esq., F.S.A.
C. R. Cockerell, Esq., Professor of Architecture, R.A.	Philip Hardwick, Esq., R.A.
Lewis Cubitt, Esq., A.I.C.E.	E. H. Kendall, Esq., F.R.I.B.A.
J. J. Cole, Esq., F.R.I.B.A.	E. H. Kendall, Jun., Esq., F.R.A.
William Dear, Esq.	George Rogers, Esq.
	William Tite, Esq., F.R.S.

Drawing and Modelling Master—J. P. HALL.

The hours of attendance from 7 to half-past 9, on Monday, Wednesday, and Friday Evenings. Charge, 1s. per month for Sketching and Modelling.

There will also be a Class on Tuesday and Thursday Evenings, the hours of attendance from 7 to half past 9, for Geometrical and Perspective Drawing. Charge, 2s. per month.

To suit the convenience of younger Students, a Day Class will be formed for Geometrical and Perspective Drawing, Sketching, Modelling, and Oil Painting, &c., four hours per day, five days per week. Charge, 3s. per month.

Students may enter in any of the intermediate weeks in the month.

BRITISH MUTUAL LIFE OFFICE.—The Public are invited to examine for themselves the advantages gained for Assurers by the plan on which policies are granted by this Office.—Apply to CHARLES JAMES THICKE, Secretary, 17, New Bridge-street, Blackfriars.

BRITISH MUTUAL SUBSCRIPTION LOAN CLASSES, for Loans or Investment.—Persons desirous of obtaining Loans from 30l. to 250l., upon approved personal or other security, or profitable and secure investments, for similar amounts, are invited to examine the principles of the BRITISH MUTUAL SUBSCRIPTION LOAN ASSURANCE CLASSES, several of which have been already established, and are progressing very satisfactorily, and others (Classes S and T for London) are now in course of formation, and will shortly commence operation.—Prospectuses, reports, and every information may be obtained on application at the British Mutual Life Office, 17, New Bridge-street, Blackfriars. Rules 6d. each copy, or 1s. per post.

CHARLES J. THICKE, Resident Secretary.

LONDON ASSURANCE CORPORATION.—Established by Royal Charter, in the reign of George I., A.D. 1720, for LIFE, FIRE, and MARINE ASSURANCES.—Head Office, No. 7, Royal Exchange, and Branch Office, No. 10, Regent-street.

ACTUARY.—PETER HARDY, Esq., F.R.S.

THE CORPORATION has effected ASSURANCES on LIVES for a PERIOD of 120 YEARS, their first policy having been issued on the 7th June, 1721, to William Lord Bishop of Sarum.

FIRE INSURANCES effected at moderate rates upon every description of property.

MARINE INSURANCES at the current premiums of the day.

JOHN LAURENCE, Secretary.

UNION ASSURANCE OFFICE, LIFE—ANNUITIES, Cornhill and Baker-street, London; Dollar-square, Dublin; and Esplanade, Hamburgh. Instituted A.D. 1714.

WILLIAM NOTTIDGE, Esq., Chairman.
NICHOLAS CHARRINGTON, Esq., Deputy-Chairman.

The Rates on LIFE INSURANCES for short terms are considerably reduced. Insurances may also be effected, without profits, at reduced Premiums as well as by payments of only two-thirds thereof.

The scale for middle and advanced ages is especially favourable to the public.

By the Septennial BONUS of 1846, ADDITIONS have been made to Profit Policies effected in Great Britain averaging 65l. per cent between the ages of 20 and 25; 57l. per cent. between the ages of 25 and 30; 52l. per cent. between the ages of 30 and 35; and 47l. per cent between the ages of 35 and 40, on the respective amounts of premium paid in that period.

Policies effected at the present time will participate in the next BONUS.

THOMAS LEWIS, Secretary.

* * The Fees for Medical Certificates are paid when required.

FIRE INSURANCES at the usual Rates, and PROFITS returned on Policies taken out for Seven Years by prompt payment.

AGE ASSURANCE COMPANY, 64, Chancery-lane, London.—Established pursuant to Act of Parliament.

DIRECTORS.

John Rest, Esq., M.P., Chairman.
John Cross, Esq., Deputy-Chairman.

Stephen Blair, Esq., M.P.	Frederic Kelly, Esq.
James Corbet, Esq.	William Montgomery, Esq.
Captain Farrs	Edward Ruddy, Esq.
Donald Fraser, Esq.	The Rev. George Roberts.

MEDICAL OFFICERS.

Sir James E. Anderson, M.D. | W. B. Hutchinson, Esq.

SOLICITORS.

Joseph Trimey, Esq., Chancery-lane.
J. B. Dixon, Esq., Crescent-place, Burton-crescent.

SURVEYOR.—P. M. Browne, Esq., Beaufort-buildings, Strand.

CONSULTING ACTUARY.—William Orem, Esq.

All the objections which have hitherto deterred persons from assuring their lives have been removed by "The Age" Assurance Company, which makes provision for annuities in case of sickness, accident, or other calamity—distinguishes between married and single lives—and offers peculiar advantages to all Life Assurers.

Policies indisputable, and paid, whatever may be the cause of death.

Prospectuses and information can be obtained at the Office of "The Age" Assurance Company, 64, Chancery-lane, London.

THE GENERAL LIFE and FIRE ASSURANCE COMPANY.—Established 1837.—Empowered by Special Acts of Parliament.—69, King William-street, London; and 21, 22, David-street, Edinburgh.

CAPITAL—ONE MILLION.

DIRECTORS.

George Bousfield, Esq.	Charles Hindley, Esq., M.P.
Thomas Challis, Esq., Alderman	Thomas Piper, Esq.
Jacob George Cope, Esq.	Thomas R. Simpson, Esq.
John Dixon, Esq.	Hon. Charles P. Villiers, M.P.
Joseph Fletcher, Esq.	John Wilks, Esq.
Richard Hollier, Esq.	Edward Wilson, Esq.

AUDITORS.

Joseph Dawson, Esq. | William Hunter, Jun. Esq.
George Mack, Esq.

SECRETARY.—Thomas Price, LL.D.
ACTUARY.—David Oughton, Esq.
SOLICITOR.—Stephen Walters, Esq.

Annual Premiums for the Assurance of 100l. payable at death.

Age	30	35	40	45
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
	1 16 8	2 1 3	2 7 8	2 15 7	3 6 8

The following are amongst the distinctive features of the Company:—

I. Entire freedom of the assured from responsibility, and exemption from the mutual liabilities of partnership.

II. Payment of claims guaranteed by a capital of 1,000,000l.

In the LIFE DEPARTMENT.—1. Assurances are effected on participating and non participating tables, on ascending and descending scales, for short periods, and by policies payable at the ages of 65, 60, 55, or 50, or previously in the event of death.

2. Premiums may be paid annually, half yearly, or quarterly, in a limited number of payments, in one sum, or on increasing or decreasing scales.

3. Policies on the participating scale immediately interested in the profits of the Company.

4. The age of the assured admitted, on satisfactory evidence being presented.

5. Policies assigned as security not forfeited by duelling, suicide, or the execution of judicial sentences.

In the FIRE DEPARTMENT.—Houses, furniture, stock in trade, mills, merchandize, shipping in docks, rent, and risks of all descriptions insured at moderate rates.

Loans from 100l. to 1,000l. advanced on personal security, and the [illegible]

[illegible] assured allowed on retirement, settlement, and [illegible]

SCOTTISH EQUITABLE LIFE ASSURANCE SOCIETY.

Incorporated by Act of Parliament.
Head Office—28, 29, Andrew-square, Edinburgh.
London Office—61a, Moorgate-street.

PHYSICIAN.

Joseph Learie, Esq. M.D., 19, Lower Berkeley-street, Portman-square.

SOLICITOR.

Charles Lever, Esq. 1, Frederick's-place, Old Jewry.

The SCOTTISH EQUITABLE, being a MUTUAL ASSURANCE SOCIETY, in which the WHOLE PROFITS are allocated amongst the Policy-holders every THREE YEARS, provides every advantage to the Assured which it is possible for any Life Assurance Institution to afford. Accordingly, Policies effected in the year 1839 have obtained a BONUS of about FORTY-THREE PER CENT. on the SUM ASSURED; those effected in 1833, FORTY PER CENT.; those in 1836, THIRTY-EIGHT PER CENT.; and Policies of subsequent years in proportion.

The PROFITS or BONUSES may, in the option of the Assured, be applied thus:—

1st. They are added to the sum assured.

2nd. They may be commuted into a present payment; or,

3rd. They may be applied in reduction of the future annual premiums.

The following is a View of the Progress of the Society down to 1st March, 1848:

	Amount Assured.	Annual Revenue.	Accumulated Fund.
At 1st March, 1843	£487,700	£18,033	£71,000
Do. 1843-6	994,873	37,805	71,191
Do. 1846	1,319,291	44,120	203,718
Do. 1848	1,396,304	129,378	272,317

Tables of Rates and Form of Proposal may be had (free) on application at the Society's Office, 61a, Moorgate-street, City.

WILLIAM COOK, Agent.

* * Medical Referees paid by the Society.

THE LIVERPOOL and LONDON FIRE and LIFE INSURANCE COMPANY.—Established in 1836.—Empowered by Acts of Parliament.

Offices—4 and 10, Water-street, Liverpool; 20 and 21, Poultry, London.

TRUSTEES.

Sir Thomas Bernard Birch, Bart., M.P.; Adam Hodgson, Esq.
Samuel Henry Thompson, Esq.

DIRECTORS IN LIVERPOOL.

CHAIRMAN.—WILLIAM NICOL, Esq.
DEPUTY CHAIRMAN.
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William Dixon, Esq.	Harold Littledale, Esq.
William Earle, Esq.	John Marriott, Esq.
T. Stewart Gladstone, Esq.	Edward Mason, Esq.
George Grant, Esq.	Lewis Morley, Esq.
Francis Haywood, Esq.	Joseph Paisley, Esq.
Robert Higgin, Esq.	H. Shelterfoht, Esq.
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John Hore, Esq.	

SECRETARY.—Swinton Boult, Esq.

DIRECTORS IN LONDON.

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DEPUTY-CHAIRMAN.—GEORGE FRED. YOUNG, Esq.

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William Brown, Esq., M.P.	John Rankin, Esq.
Matthew Forster, Esq., M.P.	J. M. Rainier, Esq.
Frederick Hartison, Esq.	Seymour Trelon, Esq.
James Hartley, Esq.	Swinton Boult, Esq., Secretary to the Company.
Ross D. Mangles, Esq., M.P.	

RESIDENT SECRETARY.—Benjamin Henderson, Esq.

CONSTITUTION.

Liability of the entire body of shareholders unlimited.

FIRE DEPARTMENT.

Agricultural, manufacturing, and mercantile risks freely insured.—Foreign and Colonial Insurances effected.—Premiums as on other established offices.—Settlement of losses liberal and prompt.

LIFE DEPARTMENT.

Premiums as low as is consistent with safety.—Bonuses not dependent on profits, being declared and guaranteed when the policy is effected.—Surrenders of policies favourably dealt with.—Thirty days allowed for the renewal of policies.—Claims paid in three months after proof of death.—Policies not disputed, except on the ground of fraud.

Full prospectuses may be had on application at the offices of the company as above, or to any of its agents in the country.

PROVIDENT LIFE OFFICE, 50, Regent-street; City Branch, 3, Royal Exchange buildings.—Established 1806. Policy-holders' Capital, 1,180,782l. Annual Income, 160,000l. Bonuses declared, 763,823l. Claims paid since the establishment of the Office, 1,800,000l.

PRESIDENT.—The Right Honourable EARL GREY.

DIRECTORS.

FREDERICK SQUIRE, Esq., Chairman.
WILLIAM HENRY STONE, Esq., Deputy-Chairman.

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George Burrell, Esq.	William Ogilvie, Esq.
Alexander Haldimand, M.D.	Apsley Pellatt, Esq.
Wilmot Vodd, Esq.	George Round, Esq.
Sir Richard J. King, Bart.	The Hon. James Stuart.
The Hon. Arthur Kinnaird.	Capt. William John Williams

J. A. Beaumont, Esq., Managing Director.

PHYSICIAN.—John Maclean, M.D., F.S.A., 20, Upper Montague-street, Montague-square.

Nineteen Twentieths of the Profits are divided among the Insured.

EXAMPLES OF THE EXTINCTION OF PREMIUMS BY THE SURRENDER OF BONUSES.

Date of Policy.	Sum Insured.	Original Premium.	Bonuses added subsequently, to be further increased annually.
	£.	£ s. d.	£ s. d.
1806	2,000	79 10 10 extinguished	1,721 9 0
1811	1,000	33 19 2 ditto	851 17 8
1818	1,000	34 16 10 ditto	814 19 10

EXAMPLES OF BONUSES ADDED TO OTHER POLICIES.

Policy No.	Date.	Sum Insured.	Bonuses added.	Total with additions to be further increased.
		£	£ s. d.	£ s. d.
281	1807	500	993 12 1	1,493 12 1
1174	1810	1,000	1,160 5 6	2,160 5 6
2393	1820	5,000	3,538 17 6	8,538 17 6

Prospectuses and full particulars may be obtained upon application to the Agents of the Office in all the principal towns of the United Kingdom; at the City Branch; and at the head Office, No. 50, Regent-street.

STEAM-ENGINE.—FOR SALE, a SIX-HORSE EXPANSIVE CONDENSING PORTABLE STEAM-ENGINE, in perfect working condition. The parallel motion rods, cylinder, &c., are all bright; it is warranted to work efficiently at a consumption of only 7lbs. of coal per hour. Lowest price, 120 guineas.—WORNHAM and Co., Engineers, Horticultural-place, King's-road, Chelsea.

PLASTERERS' HAIR and HAIR FELT MANUFACTORY, Neckinger-road, Bermondsey.

R. TORSWELL begs to inform builders, engineers, and consumers of hair generally, that he has on hand a large stock of prime WINTER HAIR, suitable for plastering or foundry purposes, which will be delivered in quantities exceeding 5 cwt. free of expense, anywhere in the neighbourhood of London. Also, any quantity of IMPROVED PATENT HAIR FELT, to go under slates, or for covering boilers, steam-pipes, &c., to prevent the radiation of heat and deadening sound. In consequence of combining the manufacture of felt with that of hair on the same premises, thereby superseding the necessity of a middle party, he is enabled to render this article at a considerable reduction in price. All communications by letter will be promptly attended to.

SOLE CONTRACTOR TO THE LORDS COMMISSIONERS OF THE ADMIRALTY.

For more information on this compression